

**Information to identify the case:**

Debtor 1	<b>Michael Keith Harden</b>	Social Security number or ITIN	<b>xxx-xx-8156</b>
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	<b>Middle District of Georgia</b>	Date case filed for chapter	<b>7 1/24/19</b>
Case number:	<b>19-50129 JPS</b>		

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael Keith Harden	
2. All other names used in the last 8 years		
3. Address	3327 Hallwood Cir Macon, GA 31204-4309	
4. Debtor's attorney Name and address	Boniface G. Echols The Echols Firm, LLC 3340 Peachtree Rd Suite 1800 Atlanta, GA 30326	Contact phone 678-658-8190
5. Bankruptcy trustee Name and address	Joy R. Webster Akin, Webster and Matson, P.C. P.O. Box 1098 Macon, GA 31202	Contact phone 478-742-1889

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	433 Cherry Street P.O. Box 1957 Macon, GA 31202	Hours open: Monday – Friday 8:30 AM – 5:00 PM  Contact phone (478) 752–3506  Date: 1/25/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.  At the meeting the trustee may abandon all scheduled property pursuant to 11 USC § 554. Creditors seeking abandonment of property should attend this meeting and provide the documentation necessary to prove their interest. Unless a written objection is filed within 14 days, the decision of the trustee is final. Pursuant to Rule 6007, if a timely objection is made, the court shall schedule a hearing.	<b>February 27, 2019 at 10:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>341(a) Meeting Room, 433 Cherry Street, First Floor, Suite C, Macon, GA 31201</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 4/29/19</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Middle District of Georgia

In re:  
 Michael Keith Harden  
 Debtor

Case No. 19-50129-JPS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 113G-5

User: vmc  
 Form ID: 309A

Page 1 of 1  
 Total Noticed: 17

Date Rcvd: Jan 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2019.

db Michael Keith Harden, 3327 Hallwood Cir, Macon, GA 31204-4309  
 11837139 +Capital City Bank, 600 Bellevue Ave, Dublin, GA 31021-5398  
 11837142 Gas South i/c/o, Convergent Outsourcing, PO Box 9004, Renton, WA 98057-9004  
 11837145 Midland Funding, LLC assignee of HSBC, Attn: roy Reagin, Atty,  
 3100 Breckinridge Blvd Ste 722, Duluth, GA 30096-4985  
 11837146 Midland Funding, LLC i/c/o, Corporation Service Company, REg. Agent, 40 Technology Pkwy S,  
 Norcross, GA 30092-2987  
 11837148 Rent Recovery Solution, LLC, Attn: Bankruptcy, 1945 The Exchange SE Ste 120,  
 Atlanta, GA 30339-2062  
 11837150 +Robins Financial Credit Union, 803 Watson Blvd, Warner Robins, GA 31093-3400  
 11837152 Robins Financial Credit Union, Christina O'Brien, EVP, COO, 803 Watson Blvd,  
 Warner Robins, GA 31093-3415  
 11837151 +Robins Financial Credit Union, c/o John R. Rhea Registered Agent, 803 Watson Blvd,  
 Warner Robins, GA 31093-3400  
 11837149 Robins Financial Credit Union, Kirby Moore, Atty, 961 Walnut St, Macon, GA 31201-1906  
 11837153 ++SCANA AND SUBSIDIARIES, 220 OPERATION WAY, MAIL CODE C 222, CAYCE SC 29033-3701  
 (address filed with court: Scana Energy, 3340 Peachtree Rd NE Ste 2150,  
 Atlanta, GA 30326-1000)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: echolslaw@echolsandassociates.net Jan 25 2019 18:05:57 Boniface G. Echols,  
 The Echols Firm, LLC, 3340 Peachtree Rd, Suite 1800, Atlanta, GA 30326

tr +EDI: BJRWESTER.COM Jan 25 2019 22:58:00 Joy R. Webster, Akin, Webster and Matson, P.C.,  
 P.O. Box 1098, Macon, GA 31202-1098  
 11837140 +EDI: CITICORP.COM Jan 25 2019 22:58:00 Citibank, 701 E 60th St N,  
 Sioux Falls, SD 57104-0493  
 11837141 +EDI: CRFRSTNA.COM Jan 25 2019 22:58:00 Credit First N A, 6275 Eastland Rd,  
 Brook Park, OH 44142-1399  
 11837143 EDI: GADEPTOFREV.COM Jan 25 2019 22:58:00 Georgia Department of Revenue,  
 Bankruptcy Section, PO Box 161108, Atlanta, GA 30321-1108  
 11837144 EDI: IRS.COM Jan 25 2019 22:58:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 11837147 ##+Rent Recovery Solution, LLC, 2814 Spring Rd SE, Atlanta, GA 30339-3036

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
 Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
 by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 27, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
 system on January 25, 2019 at the address(es) listed below:

Boniface G. Echols on behalf of Debtor Michael Keith Harden echolslaw@echolsandassociates.net,  
 G1955@notify.cincompass.com  
 Joy R. Webster GA54@ecfcbis.com;trusteenotices@akin-webster.com  
 U.S. Trustee - MAC Ustpf.region21.mc.ecf@usdoj.gov

TOTAL: 3